Case 16-13356-sr Doc 18 Filed 08/04/16 Entered 08/05/16 01:20:57 Desc Imaged

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Nekesha C Rufus
William E Rufus, Jr.
Debtors

Case No. 16-13356-sr Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2 User: Lisa Page 1 of 2 Date Rcvd: Aug 02, 2016 Form ID: 309I Total Noticed: 29

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Aug 04, 2016.
                                        William E Rufus, Jr., 300 W. Winona Street, Philadelphia, PA 19144-3925
db/jdb
                 +Nekesha C Rufus.
                 +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010,
tr
                   Reading, PA 19606-0410
13725826
                  +Chase Mtg,
                                Po Box 24696,
                                                    Columbus, OH 43224-0696
                  Crescendo Bioscience, Inc.,
                                                   P.O. Box 581108, Salt Lake City, UT 84158-1108
13725829
13725830
                 +Dashevsky, Horwitz, Kuhn, Novello, Shorr,
                                                                     1315 Walnut Street, 12th Floor,
                   Philadelphia, PA 19107-4712
                 +Dvra Billing, 2701 Loker Av West, Carlsbad, CA 92010-6638
+Global Credit Network, Po Box 3097, Gaithersburg, MD 20885-3097
+KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
13725831
13725832
13725833
                 +PGW, Credit and Collections Department,
                                                                     800 W. Montgomery Avenue, 3rd Floor,
13725835
                   Philadelphia, PA 19122-2806
                                           22-2806
1959 Palomar Oaks Way St, Carlsbad, CA 92011 1011
PO Box 788017, Philadelphia, PA 19178-8017
                 +Palomar Associates, 1959 Palomar Oaks Way St
Physician Billing - PB CHOP, PO Box 788017,
13725834
13725836
13725837
                 +Police And Fire Fcu, 901 Arch St, Philadelphia, PA 19107-2495
                  Stellar Rec, 1327 Highway 2 Wes Suite 100, Kalispell, MT 59901
13725841
13725842
                 +Stuart Lippm,
                                    5447 E 5th St, Tucson, AZ 85711-2344
                  UPHS HUP Patient Pay, PO Box 824329, Philadelphia, PA 19182-4329
13725844
                 Verizon, One Alpharetta Place Recovery Departmen, A
+Verizon Wireless, Po Box 49, Lakeland, FL 33802-0049
13725847
                                                                                 Alpharetta, GA 30004
13725848
                                             1401 JFK Blvd.,
13725850
                  Water Revenue Bureau,
                                                                   Philadelphia, PA 19102-1663
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                  E-mail/Text: dmo160west@gmail.com Aug 03 2016 02:31:33
                                                                                      DAVID M. OFFEN,
                                                                                                            The Curtis Center,
aty
                   601 Walnut Street, Suite 160 West, Philadelphia, PA 19106
                  E-mail/Text: bankruptcy@phila.gov Aug 03 2016 02:31:56
                                                                                      City of Philadelphia,
smg
                    City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept,
                                                                                           1515 Arch Street 15th Floor,
                    Philadelphia, PA 19102-1595
                  E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 03 2016 02:31:44
sma
                   Pennsylvania Department of Revenue, Bankruptcy Division,
                                                                                         P.O. Box 280946,
                 Harrisburg, PA 17128-0946
+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 03 2016 02:31:50
smq
                                                                                                       U.S. Attorney Office,
                 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Aug 03 2016 02:31:47 United States Trustee,
ust
                   Office of the U.S. Trustee, 833 Chestnut Street, Suite 500,
                                                                                                Philadelphia, PA 19107-4405
                  EDI: CONVERGENT.COM Aug 03 2016 02:23:00
13725827
                                                                      Convergent Outsourcing, Inc.,
                                                                                                           PO Box 9004,
                   Renton, WA 98057-9004
                 +E-mail/Text: bankruptcygroup@peco-energy.com Aug 03 2016 02:31:38
                                                                                                   PECO Energy Company,
13756223
                   Attn: Merrick Friel,
                                             2301 Market Street, S23-1, Philadelphia, PA 19103-1380
13725839
                  E-mail/Text: Supportservices@receivablesperformance.com Aug 03 2016 02:32:02
                   Receivable Performance Management LLC, PO Box 1548, Lynnwc
EDI: SWCR.COM Aug 03 2016 02:23:00 Southwest Credit Syste,
                                                                                    Lynnwood, WA 98046-1548
                 +EDI: SWCR.COM Aug 03 2016 02:23:00
13725840
                                                                                             4120 International Pkwy,
                  Carrollton, TX 75007-1958
E-mail/Text: bankruptcydepartment@tsico.com Aug 03 2016 02:32:01
13725843
                                                                                                  Transworld Systems Inc.,
                   P.O. Box 17205,
                                        Wilmington, DE 19850-7205
13725845
                  +EDI: VERIZONEAST.COM Aug 03 2016 02:23:00
                                                                        Verizon, 500 Technology Dr Ste 30,
                    Weldon Spring, MO 63304-2225
                                                                                                           TOTAL: 11
             ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                 Convergent Outsourcing, Inc., PO Box 9004, Renton, WA 98057-9004
+Police And Fire Fcu, 901 Arch St, Philadelphia, PA 19107-2495
+Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225
13725828*
13725838*
13725846*
                 +Verizon Wireless, Po Box 49,
                                                       Lakeland, FL 33802-0049
13725849*
                                                                                                           TOTALS: 0, * 4, ## 0
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Addresses marked $^{\prime}+^{\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 04, 2016 Signature: /s/Joseph Speetjens

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District/off: 0313-2 User: Lisa Page 2 of 2 Date Rcvd: Aug 02, 2016

Form ID: 309I Total Noticed: 29

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)

system on July 28, 2016 at the address(es) listed below:

DAVID M. OFFEN on behalf of Debtor Nekesha C Rufus dmol60west@gmail.com,

davidoffenecf@gmail.com DAVID M. OFFEN on behalf of Joint Debtor William E Rufus, Jr. dmo160west@gmail.com,

davidoffenecf@gmail.com

FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com

JOSHUA ISAAC GOLDMAN on behalf of Creditor JPMorgan Chase Bank, National Association

bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

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Information to identify the case:					
Debtor 1	Nekesha C Rufus	Social Security number or ITIN xxx-xx-8134			
	First Name Middle Name Last Name	EIN			
Debtor 2	William E Rufus Jr.	Social Security number or ITIN xxx-xx-4921			
(Spouse, if filing)	First Name Middle Name Last Name	EIN			
United States Bankr	ruptcy Court Eastern District of Pennsylvania	Date case filed for chapter 13 5/11/16			
Case number: 16-	-13356-sr				

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Nekesha C Rufus	William E Rufus Jr.
2.	All other names used in the last 8 years		
3.	Address	300 W. Winona Street Philadelphia, PA 19144	300 W. Winona Street Philadelphia, PA 19144
4.	Debtor's attorney Name and address	DAVID M. OFFEN The Curtis Center 601 Walnut Street Suite 160 West Philadelphia, PA 19106	Contact phone (215) 625–9600 Email: dmo160west@gmail.com
5.	Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Ave. P.O. Box 4010 Reading, PA 19606	Contact phone (610)779–1313 Email: <u>ecfmail@fredreiglech13.com</u>
6.	Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M.
			Contact phone (215)408–2800 Date: 8/2/16

For more information, see page 2

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Case number 16-13356-sr

7.	Meeting of creditors Debtors must attend the meeting to	August 26, 2016 at 12:00 PM	Location:	
	be questioned under oath. In a joint case, both spouses must attend.	,	Suite 18–341, 1234 Market Street, Philadelphia, PA 19107	
	Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	17.10101	
	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 10/25/16	
		 You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		
Deadline for all creditor (except governmental under production described by the creditor of the content of the		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 11/24/16	
		Deadline for governmental units to file a proof claim:	of Filing deadline: 11/7/16	
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might r a proof of claim even if your claim is listed in the schedules the Secured creditors retain rights in their collateral regardless of claim submits the creditor to the jurisdiction of the bankruptcy. For example, a secured creditor who files a proof of claim maincluding the right to a jury trial.	not be paid on your claim. To be paid, you must file hat the debtor filed. f whether they file a proof of claim. Filing a proof of y court, with consequences a lawyer can explain.	
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of confirmation will be held on: 10/5/16 at 10:00 AM, Location: Courtroom #4, 900 Market \$		
10). Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ad extend the deadline in this notice. Consult an attorney familia any questions about your rights in this case.		
11	l. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		
12	2. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.		
13	3. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.		